

In the Claims

1. (previously presented) A method of providing account reconciliation for an account comprising the steps of:
 - a. receiving, at a computing device, merchant transactions and charge transactions;
 - b. storing said merchant transactions and said charge transactions on a pending list within a database of said computing device;
 - c. preprocessing said merchant transactions and said charge transactions to remove from said pending list, transactions having offsetting debit values and credit values;
 - d. identifying a match from said pending list comprising at least one of said merchant transactions and at least one of said charge transactions, said match determined by a commonality shared between said transactions;
 - e. storing said match on an approved items list within said database;
 - f. repeating steps d-e to identify other matches;
 - g. storing the unmatched merchant and charge transactions, if any, from said pending list on an unresolved transactions list within said database;
 - h. searching said database for a near-match comprising one of said merchant transactions and one of said charge transactions;
 - i. receiving an approval notification of said near-match;
 - j. storing said near-match on said approved items list; and
 - k. repeating steps h-k to approve other near-matches.
2. (previously presented) The method of claim 1 wherein the step of identifying a match comprises the steps of:
 - selecting a charge transaction from said pending list;
 - identifying a match criteria on said charge transaction; and
 - searching said merchant transactions for said match criteria.
3. (original) The method of claim 1 wherein said merchant transactions comprise travel transactions.
4. (original) The method of claim 3 wherein said match criteria comprises a travel ticket number.

5. (original) The method of claim 3 wherein said travel transactions comprise one of airline, lodging or rental car.

6. (previously presented) The method of claim 1 further comprising the steps of: compiling said matches and said near-matches on said approved items list; and generating a report from said compilation.

Claims 7-10 (cancelled)

11. (previously presented) A computer-implemented method for reconciling a plurality of merchant records to a card account balance, said method comprising:

receiving, at an accounting database, merchant data pertaining to said plurality of merchant records;

receiving, at said accounting database, card data pertaining to said card account balance, said balance comprising charges corresponding to said merchant records;

preprocessing said merchant data and said card data to remove from said pending list said charges having offsetting debit values and credit values

searching, in said accounting database, for a merchant record match between said merchant data and said card data;

compiling a first list of merchant record matches;

compiling a second list of merchant record non-matches, said non-matches comprising said merchant data and said card data;

searching, in said accounting database, for a merchant record near-match between said merchant data and a card data from said second list;

compiling a third list of merchant record near-matches;

upon approval from an authorized user, combining said third list into said first list;

generating a report comprising said first list, said second list and said third list; and

verifying said report is in balance with said card account balance.

12. (original) The method of claim 11 wherein said step of searching for a merchant record match comprises searching for a common set of numbers within said merchant data and said card data.

13. (original) The method of claim 11 further comprising the step of identifying a basic matching criteria and said merchant record match includes at least one of said basic matching criteria.

14. (original) The method of claim 13 further comprising the step of confirming said merchant record match by matching all of a plurality of basic matching criteria between said merchant data and said card data.

15. (original) The method of claim 14 further comprising the step of confirming said merchant record match by matching a set of client-defined criteria.

16. (original) The method of claim 11 wherein said verifying step comprises the steps of:
calculating a first list total by tallying together a dollar amount from each of said merchant record matches from said first list;

calculating a second list total by tallying together a dollar amount from each of said merchant record non-matches from said second list;

calculating a third list total by tallying together a dollar amount from each of said unapproved merchant record near-matches from said third list;

calculating an ending balance by subtracting said first list total and said third list total from said card account balance; and

comparing said ending balance with said second list total.

Claims 17-24 (cancelled)

25. (previously presented) A computer program embodying instructions executable by a computer for reconciling a merchant account to a card account balance, the instruction steps comprising:

an auto-reconciliation process comprising the steps of:

sorting a plurality of data comprising merchant transactions and charge transactions;

preprocessing said merchant transactions and said charge transactions to remove transactions having offsetting debit values and credit values;

identifying a matching criteria on each of said charge transactions;

searching said merchant transactions for said matching criteria on one of said charge transactions;
compiling a list of matching merchant transactions and charge transactions;
compiling a list of unmatched merchant transactions and charge transactions;
repeating said auto-reconciliation until all of said transactions are compiled on a list;
and

an unresolved transactions process comprising the steps of:

displaying said list of unmatched merchant transactions and charge transactions;
searching said accounting database for information pertaining to a selected transaction on said list of unmatched transactions;
displaying said searched information;
accepting commands to match said selected transaction with another transaction;
and
compiling said matched selection on said list of matching merchant transactions and charge transactions.

26. (original) The computer program of claim 25, wherein said matching criteria comprises a basic matching criteria and a client-specific criteria.

27. (original) The computer program of claim 26 further comprising during auto-reconciliation verifying the presence of all basic matching criteria and all client-specific criteria.

28. (original) The computer program of claim 25, wherein said merchant account comprises a travel account.

29. (original) The computer program of claim 25, wherein said merchant account comprises one of airline, lodging or rental car.

30. (original) The computer program of claim 28, wherein said matching criteria comprises said individual's name, a ticket number, a card number, and a dollar amount.

31. (original) The computer program of claim 25 further comprising during auto-reconciliation compiling a list of two or more transactions that when summed equal zero.

32. (original) The computer program of claim 25, further comprising during said unresolved transaction process accepting commands to edit said selected transaction.
33. (original) The computer program of claim 25, further comprising programming to authenticate a user prior to acceptance of commands.
34. (original) The computer program of claim 25, further comprising a report generation process.